

**Before the State of South Carolina
Department of Insurance**

In the matter of:

Charles L. Myrick
2900 Camp Creek Parkway, D-13
College Park, Georgia 30337.

SCDOI File Number 2004-122191

**Order Suspending
Nonresident Insurance Agent's License**

This matter comes before me pursuant to a complaint received against Charles Myrick, Jr., a licensed nonresident insurance agent, both by certified mail, return receipt requested, and by regular mail.

The complaint alleged, and I now find as fact, that when he completed and filed his individual license application in 2000, Charles Myrick failed to disclose felonious convictions in 1991, on the following charges: "Fraudulently receiving goods; Forgery in the first degree, and Financial Transaction Card Fraud." Question #6 of the license application specifically asks candidates whether they have been convicted of a felony. Mr. Myrick answered "No." The Department issued Mr. Myrick a nonresident agent license based solely on representations made in that application. By signing the application, Mr. Myrick attested under oath to the truth of information he provided in the application.

S.C. Code Ann. § 38-43-130 (Supp. 2003) provides "When upon investigation the Director or his designee finds that an insurance producer has obtained a license by fraud or misrepresentation, he may suspend immediately the license." That statute further directs, "The Director or his designee, in an order suspending a license, shall specify the period during which the suspension is to be in effect. The period may not exceed two years."

In accordance with my findings of fact, I now conclude, as a matter of law, Charles L. Myrick, Jr. obtained his current non-resident insurance producer's license by misrepresenting his criminal history. Accordingly, I also conclude that his license should be suspended immediately until a final decision from a revocation hearing on this matter has been issued or for a period of two years, whichever occurs first.

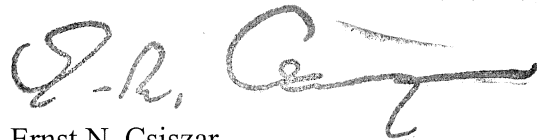
Nothing contained within this administrative disciplinary order should be construed to limit or to deprive any person of any private right of action under the law. Nothing contained within this administrative disciplinary order should be construed to limit, in any manner, the criminal jurisdiction of any law enforcement or judicial officer. Nothing contained within this administrative disciplinary order should be construed to limit the statutory duty, pursuant to S.C. Code Ann. § 38-3-110 (4) (Supp. 2003), of the Director of Insurance, exercised either directly or through the Department of Insurance, to "report to the Attorney General or other appropriate law enforcement officials criminal violations of the law relative to the business of insurance or the provisions of this

title which he considers necessary to report.” Further, this administrative disciplinary order is a public record subject to the disclosure requirements of the State of South Carolina’s *Freedom of Information Act*, S.C. Code Ann. §§ 30-40-10 *et seq.* (1991 and Supp. 2003).

It is, therefore, ordered that the license of Charles L. Myrick, Jr. to do business as a nonresident insurance agent within the State of South Carolina be, and is hereby, suspended until a final decision from a revocation hearing on this matter has been issued or for a period of two years, whichever occurs first.

It is further ordered that a copy of this order shall be transmitted to the National Association of Insurance Commissioners for distribution to its member states and to each insurer for which Charles L. Myrick, Jr. is currently licensed, through the State of South Carolina Department of Insurance, as an insurance agent within the State of South Carolina.

This order takes effect upon the date of my signature below.

A handwritten signature in dark ink, appearing to read "E.N. Csiszar", with a long horizontal flourish extending to the right.

Ernst N. Csiszar
Director

12 July 2004, at
Columbia, South Carolina